

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Randy Neal Pavlow
 Birgit Gellner-Pavlow
 Debtors

Case No. 18-15827-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 16

Date Rcvd: Dec 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2018.

db/jdb	+Randy Neal Pavlow, Birgit Gellner-Pavlow, 4802 Renoir Lane, Schwenksville, PA 19473-2405
14191279	+Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
14191280	+Gellner USA Inc, 292 Main St, Suite 315, Harleysville, PA 19438-2416
14191283	M&T Bank, P.O. Box 3340, Buffalo, NY 14240-3340
14191286	+Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QLEFELDMAN.COM Dec 15 2018 07:53:00 LYNN E. FELDMAN, Feldman Law Offices PC, 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
smg	E-mail/Text: megan.harper@phila.gov Dec 15 2018 03:03:35 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 15 2018 03:02:48 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 15 2018 03:03:26 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14191277	EDI: AMEREXPR.COM Dec 15 2018 07:53:00 American Express, PO Box 981535, El Paso, TX 79998-1535
14191278	+EDI: AMEREXPR.COM Dec 15 2018 07:53:00 Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14191281	+E-mail/Text: bk@lendingclub.com Dec 15 2018 03:03:54 Lending Club, Dept. 34268, P.O. Box 39000, San Francisco, CA 94139-0001
14191282	E-mail/Text: camanagement@mtb.com Dec 15 2018 03:02:35 M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
14191284	+EDI: DAIMLER.COM Dec 15 2018 07:53:00 Mercedes Benz Financial Services, PO Box 685, Roanoke, TX 76262-0685
14191287	EDI: TDBANKNORTH.COM Dec 15 2018 07:53:00 TD Bank, N.A., 32 Chestnut Street, Po Box 1377, Lewiston, ME 04243
14191288	+E-mail/Text: vci.bkcy@vwcredit.com Dec 15 2018 03:03:18 Volkswagen Credit, Inc, Po Box 3, Hillsboro, OR 97123-0003

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14191285*	+Mercedes-Benz Financial Services, Po Box 685, Roanoke, TX 76262-0685
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TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2018 at the address(es) listed below:

DANIEL E. MUELLER	on behalf of Debtor Randy Neal Pavlow	dem@demattorney.com,
harborstoneecf@gmail.com		
DANIEL E. MUELLER	on behalf of Joint Debtor Birgit Gellner-Pavlow	dem@demattorney.com,
harborstoneecf@gmail.com		
KEVIN G. MCDONALD	on behalf of Creditor M&T BANK	bkgroup@kmlawgroup.com
LYNN E. FELDMAN	trustee.feldman@rcn.com,	lfeldman@ecf.epiqsystems.com
REBECCA ANN SOLARZ	on behalf of Creditor M&T BANK	bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov	

TOTAL: 6

Information to identify the case:

Debtor 1	<u>Randy Neal Pavlow</u>	Social Security number or ITIN	xxx-xx-5872
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Birgit Gellner-Pavlow</u>	Social Security number or ITIN	xxx-xx-0419
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-15827-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Randy Neal Pavlow

Birgit Gellner-Pavlow

12/13/18

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.